



UNIVERSITY of
LOUISIANA
L A F A Y E T T E ®

**B.I. Moody III College of
Business Administration**

MCOPA STUDENT INVESTMENT FUND

CREATING YOUR OWN INVESTING ROADMAP

Personal Characteristics

Age:

Family – Spouse? Partner? Children? Parents?:

Other:

What are your Top 3 investing goals?

1. _____

2. _____

3. _____

When do you want to begin investing?

- | | |
|--|---|
| <input type="checkbox"/> Immediately | <input type="checkbox"/> Within the next 3 months |
| <input type="checkbox"/> Within the next 12 months | <input type="checkbox"/> Within the next 3 years |

What is your investing timeframe? Select all that apply.

(Your investing timeframe refers to when you will sell your investments to use your cash.)

- | | |
|---|-------------------------------------|
| <input type="checkbox"/> Less than 1 year | <input type="checkbox"/> 1-3 years |
| <input type="checkbox"/> 3-5 years | <input type="checkbox"/> 5-10 years |
| <input type="checkbox"/> 10-15 years | <input type="checkbox"/> Retirement |

What is your risk tolerance?

- ☐ Very low. I never want to have any investment losses.
- ☐ Low. I can have some small, temporary losses if it leads to bigger gains.
- ☐ Moderate. I am okay with a mix of different risks in my portfolio.
- ☐ High. My goal is long-term capital gains and losses may come with that goal.
- ☐ Very high. Life is one big casino and I want my investments to reflect that.

What are your tax preferences or goals?

(Reminder: Almost all income is taxed in the U.S., so you can only avoid taxes if you avoid income.)

(Another reminder: ordinary income taxes are higher than capital gains taxes for all taxpayers.)

- ☐ I want to avoid ordinary income taxes on my investments.
- ☐ I am okay with a balance of ordinary income and capital gains taxes.
- ☐ I am okay with ordinary income taxes if it means I have higher income.
- ☐ I want to defer all tax payments as long as possible.

What income needs do you have from your investments?

- ☐ I rely on my investments to provide some regular income (quarterly or annually).
- ☐ I want a balance of regular income and capital gains from my investments.
- ☐ I do not want income from my investment. My focus is long-term capital growth.

What liquidity needs do you have from your investments?

(Liquidity refers to how quickly you can turn your investments into cash, without suffering large losses.)

- ☐ None. Once I invest, I assume the money is untouchable.
- ☐ Some. I do like flexibility, so maybe 20-40% of my portfolio should be liquid.
- ☐ Lots. I need at least 50% of my portfolio to be liquid to give me flexibility.

ASSET ALLOCATION

We know that the asset classes or categories you choose are responsible for 90% of portfolio returns, while specific security selection within classes is responsible for 10% of returns.

Which geographic regions do you want to invest in? Select all that apply

- | | |
|--|---|
| <input type="checkbox"/> U.S.A. | <input type="checkbox"/> Other North America |
| <input type="checkbox"/> England | <input type="checkbox"/> Other Europe |
| <input type="checkbox"/> Asia – Large Markets | <input type="checkbox"/> Asia – Smaller Markets |
| <input type="checkbox"/> Africa | <input type="checkbox"/> South America |
| <input type="checkbox"/> Australia & New Zealand | <input type="checkbox"/> Emerging Markets |
| <input type="checkbox"/> Other: _____ | |

Do you want to actively manage your portfolio or do you want to be a passive investor?

- ☐ I want to control everything and make every decision myself.
- ☐ I want to design my preferences, but I trust others to make my specific investment decisions for me (possibly including robo-advisors)
- ☐ I want to turn everything over to an MBA, CFP, CPA, CFA or other professional.
- ☐ I want a balance of active and passive involvement. I trust others, but I want to do some of the decision-making and investing myself.

How frequently do you want to review, rebalance or restructure your investment portfolio?

- ☐ I am okay reviewing my portfolio every day or every week.
- ☐ I think it's most appropriate for me to review my portfolio every 1-2 months.
- ☐ I think it's most appropriate for me to review my portfolio every 4-6 months.
- ☐ I want to review my portfolio once a year. No more, no less.
- ☐ I want to set it and forget it. I want a portfolio that does not need reviewing.

Which asset classes do you want to invest in? Select all that apply?

- | | |
|---|---|
| <input type="checkbox"/> Cash & money market funds | <input type="checkbox"/> Treasury securities |
| <input type="checkbox"/> Corporate bonds | <input type="checkbox"/> International bonds |
| <input type="checkbox"/> Index funds & ETFs | <input type="checkbox"/> Mutual funds |
| <input type="checkbox"/> Large cap stocks | <input type="checkbox"/> Small cap stocks |
| <input type="checkbox"/> Value stocks | <input type="checkbox"/> Growth stocks |
| <input type="checkbox"/> International stocks | <input type="checkbox"/> Real estate funds |
| <input type="checkbox"/> Physical real estate
<i>(other than your primary residence)</i> | <input type="checkbox"/> Shoes, cars & other collectibles |
| <input type="checkbox"/> Cryptocurrency | <input type="checkbox"/> Other: _____ |

Now, for each of the above asset categories that you selected above, indicate approximately what percentage of your investment portfolio you want to invest in each category?

What have we missed? Do you have any unique needs from or are there any special constraints to your investment strategies? Legal issues? Business issues? Estate planning?



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MCOPA STUDENT INVESTMENT FUND

OUR INVESTMENT POLICY & STRATEGIES

Personal Characteristics

NA

What are your Top 3 investing goals?

- 1. Capital appreciation...turn the \$100,000 into \$100,000,000**
- 2. We are not investing for anything specific.**
- 3. We (probably) do not care about income or dividends.**
- 4. We want to gain confidence.**
- 5. We want to learn how to do this on our owns so each student can have their own portfolio that way-outperforms the Student Investment Fund.**

When do you want to begin investing?



Immediately

What is your investing timeframe? Select all that apply.

(Your investing timeframe refers to when you will sell your investments to use your cash.)



Less than 1 year



1-3 years

What is your risk tolerance?



Moderate. I am okay with a mix of different risks in my portfolio.



High. My goal is long-term capital gains and losses may come with that goal.



Very high. Life is one big casino and I want my investments to reflect that.

What are your tax preferences or goals?

(Reminder: Almost all income is taxed in the U.S., so you can only avoid taxes if you avoid income.)

(Another reminder: ordinary income taxes are higher than capital gains taxes for all taxpayers.)



I am okay with a balance of ordinary income and capital gains taxes.



I am okay with ordinary income taxes if it means I have higher income.

What income needs do you have from your investments?



I want a balance of regular income and capital gains from my investments.



I do not want income from my investment. My focus is long-term capital growth.

What liquidity needs do you have from your investments?

(Liquidity refers to how quickly you can turn your investments into cash, without suffering large losses.)



None. Once I invest, I assume the money is untouchable.

ASSET ALLOCATION

We know that the asset classes or categories you choose are responsible for 90% of portfolio returns, while specific security selection within classes is responsible for 10% of returns.

Which geographic regions do you want to invest in? Select all that apply



U.S.A.

With the occasional non-US stock.

Do you want to actively manage your portfolio or do you want to be a passive investor?



I want to control everything and make every decision myself.

How frequently do you want to review, rebalance or restructure your investment portfolio?



I am okay reviewing my portfolio every day or every week.

I think it's most appropriate for me to review my portfolio every 1-2 months.

I think it's most appropriate for me to review my portfolio every 4-6 months.

Which asset classes do you want to invest in? Select all that apply?



Cash & money market funds

Less than 10%, ideally.



Large cap stocks



Small cap stocks



Value stocks



Growth stocks



Real estate funds / stocks

Now, for each of the above asset categories that you selected above, indicate approximately what percentage of your investment portfolio you want to invest in each category?

To be determined.

We want to invest where the best opportunities and in positions that will help us learn.